



STUDENT FINANCIAL AID HANDBOOK

The Office of Student Financial Aid

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INTRODUCTION

“Navigating the world of Financial Aid can be a difficult process. The mission of the Financial Aid Office at Lamar University is to assist students in obtaining financial resources which will enable them to pursue their educational goals and maintain compliance with institutional, state, and federal regulations. We have an experienced staff committed to helping guide students through the process. I invite you to contact our staff by email, telephone, or in person with any questions or concerns about financial aid.”



-Jill Rowley
Director of Student Financial Aid

USING THE FINANCIAL AID HANDBOOK

The handbook is organized to provide an overview and reference book for the financial aid process. If you have any questions please contact the Office of Student Financial Aid.

FINANCIAL AID OVERVIEW

What is Financial Aid?

Financial aid consists of various federal, state, institutional, and private programs designed to assist you with financing your college education. The majority of federal and state student aid programs are based on the idea that students (and their parents or spouse, if applicable) have the primary responsibility for paying for education expenses. Those expenses or costs of attendance (COA) can include tuition, fees, books, supplies, room, board, personal expenses, transportation, and expenses related to dependent care or care related to a disability. Financial aid is generally intended to meet the gap between your expected family contribution (EFC) and the cost of attending college.

Who is Eligible for Financial Aid?

Although the majority of financial aid programs are based on financial need, don't assume that you won't qualify for any kind of aid. Almost everyone can qualify for some type of financial aid if they meet the general eligibility requirements listed below.

- A U.S. citizen or eligible non-citizen as defined by the U.S. Department of Education.
- Enrolled as a regular student in an eligible degree or certificate program.
- Demonstrate financial need by completing the FAFSA (except for certain loans).
- Register with the Selective Service (males only).
- Enrolled at least half-time (6 credit hours) for the majority of aid programs.
- In good standing in accordance with LU Satisfactory Academic Progress Standards for financial aid.
- Cannot be in default of a student loan.

IMPORTANT DISCLOSURES

All students sign the Financial Aid Disclosure stating they have read and understand the following disclosures. Please contact our office if you have any questions.

Students who attend colleges and/or universities other than Lamar University and students, who enroll for Lamar University summer sessions only, are not eligible for student financial aid assistance.

Stafford Loans, Grants, and College Work Study are awarded based on full (Undergraduates 12 hrs, Graduates 9hrs.) If you enroll for less than full time your aid **WILL NOT DISBURSE TO YOU**. If you know you will not be enrolled full time and you have not accepted any loan money you can notify our office in writing by sending an email to financialaid@lamar.edu from your LU email address to have your aid adjusted for fewer hours of enrollment. Emails from other addresses will not be accepted. Students in the Academic Partnership programs will be enrolled based on their actual hours of enrollment and do not have to notify our office of schedule changes.

Grant funds awarded are automatically accepted by the Office of Student Financial Aid. I understand that all grant money is awarded based on the hours of enrollment provided on the Financial Aid Disclosure. I understand it is my responsibility to notify the Financial Aid Office if my hours of enrollment change.

Students who are not meeting Satisfactory Academic Progress (SAP) standards may lose eligibility to receive financial aid.

Transcripts are held until full arrangements are made with the Lamar University Cashiers Office to repay all obligations incurred by the student.

Lamar University will consider the amount of Dependent Care Expenses provided for children under 12 years old in my cost of attendance budget. The student must provide the names, ages, relationship, amount paid, and daycare & tax id number for review. Documentation will be required and Lamar University reserves the right to deny any dependent care expense submitted.

Students are responsible for activating their Lamar University email account. Financial aid notifications will be sent by email to the LU email account. All first time students are responsible for checking their financial aid account through their Lamar student account (Self Service Banner) until their email account can be activated.

Lamar University Office of Student Financial Aid will release any information concerning student records at Lamar University to any federal, state, institutional, or local organization or agency necessary for the administration of a student's award(s), processing of an application, and submitting required reports. This can be revoked by the student in writing to the Lamar University Office of Student Financial Aid. Endorsing or approving applications for certain program(s) that a student requests, that Lamar University Office of Student Financial Aid accept responsibility and have legal and contractual obligations for submitting subsequent reports as required by such institutions, agencies, or organizations and that when these commitments apply, this authorization cannot be revoked.

Students who withdraw before 60% of the semester is over will owe Lamar University and/or the U.S. Department of Education a percentage of the financial aid funds that have been applied to their student account. If a student stops attending classes (and does not properly follow Lamar University's withdrawal procedure) and ends the semester with grades of Qs or Fs, may owe a percentage of the financial aid funds that were applied to the account back to Lamar University and/or the U.S. Department of Education. If the calculation of the withdrawal results in a credit on the student account, the funds to be returned to the Stafford Loan lender. If the student has not incurred any Stafford Loan debt, any residual credit will be refunded to the student through the standard institutional refund procedures using the Cardinal One Option they selected. An example calculation for R2T4 (Return to Title IV) is below:

Treatment of Title IV Funds When A Student Withdraws From A Credit-Hour Program

<p>Student's Name _____ Social Security Number _____</p> <p>STEP 4: Aid to be Disbursed or Returned CONTINUED</p> <p>K. Title IV aid to be returned From the total Title IV aid disbursed for the period (Box E) subtract the amount of Title IV aid earned by the student (Box I). This is the amount of Title IV aid that must be returned.</p> <p>Box E _____ Box I _____ = K. \$ _____</p> <p>STEP 5: Amount of Unearned Title IV Aid Due from the School</p> <p>L. Institutional charges for the period</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Tuition</td><td>_____</td></tr> <tr><td>Room</td><td>_____</td></tr> <tr><td>Board</td><td>_____</td></tr> <tr><td>Other</td><td>_____</td></tr> <tr><td>Other</td><td>_____</td></tr> </table> <p>Total Institutional Charges = L. \$ _____</p> <p>M. Percentage of unearned Title IV aid (Add all the charges together)</p> <p>100% - _____ % = M. _____ %</p> <p>N. Amount of unearned charges Multiply institutional charges for the period (Box L) by the percentage of unearned Title IV aid (Box M).</p> <p>Box L _____ % = N. \$ _____</p> <p>O. Amount for school to return Compare the amount of Title IV aid to be returned (Box K) to amount of unearned charges (Box N), and enter the lesser amount.</p> <p>Box K _____ O. \$ _____</p> <p>STEP 6: Return of Funds by the School The school must return the unearned aid by which the school is responsible (Box O) by repaying funds to the following sources, in order, up to the total net amount disbursed from each source.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1. Unsubsidized FFEL/Direct Stafford Loan</td><td>_____</td></tr> <tr><td>2. Subsidized FFEL/Direct Stafford Loan</td><td>_____</td></tr> <tr><td>3. Perkins Loan</td><td>_____</td></tr> <tr><td>4. FFEL/Direct PLUS (Graduate Student)</td><td>_____</td></tr> <tr><td>5. FFEL/Direct PLUS (Parent)</td><td>_____</td></tr> <tr><td>6. Pell Grant</td><td>_____</td></tr> <tr><td>7. Academic Competitiveness Grant</td><td>_____</td></tr> <tr><td>8. National SMART Grant</td><td>_____</td></tr> <tr><td>9. FSEOG</td><td>_____</td></tr> <tr><td>10. TEACH Grant</td><td>_____</td></tr> <tr><td>11. Iraq and Afghanistan Service Grant</td><td>_____</td></tr> </table> <p>Total loans the school must return = P. \$ _____</p>	Tuition	_____	Room	_____	Board	_____	Other	_____	Other	_____	1. Unsubsidized FFEL/Direct Stafford Loan	_____	2. Subsidized FFEL/Direct Stafford Loan	_____	3. Perkins Loan	_____	4. FFEL/Direct PLUS (Graduate Student)	_____	5. FFEL/Direct PLUS (Parent)	_____	6. Pell Grant	_____	7. Academic Competitiveness Grant	_____	8. National SMART Grant	_____	9. FSEOG	_____	10. TEACH Grant	_____	11. Iraq and Afghanistan Service Grant	_____	<p>Social Security Number _____</p> <p>STEP 7: Initial Amount of Unearned Title IV Aid Due from the Student From the amount of Title IV aid to be returned (Box K) subtract the Amount for the school to return (Box O).</p> <p>Box K _____ Box O _____ = Q. \$ _____</p> <p>STEP 8: Repayment of the Student's loans From the Net loans disbursed to the student (Box P) subtract the Total loans the school must return (Box P) to find the amount of Title IV loans the student is still responsible for repaying (Box R). These loans consist of loans the student has earned, or unearned, that have not been repaid to the loan holders according to the terms of the borrower's promissory note.</p> <p>Box P _____ Box Q _____ = R. \$ _____</p> <p>STEP 9: Grant Funds to be Returned S. Initial amount of Title IV grants for student to return From the initial amount of unearned Title IV aid due from the student (Box R) subtract the amount of loans to be repaid by the student (Box R).</p> <p>Box R _____ Box Q _____ = S. \$ _____</p> <p>T. Amount of Title IV grant protection Multiply the total of Title IV grant aid that was disbursed and that could have been disbursed for the period (Box T) by 50%.</p> <p>Box T _____ X 50% = T. \$ _____</p> <p>U. Title IV grant funds for student to return From the lesser amount of Title IV grants for student to return (Box S) subtract the Amount of Title IV grant protection (Box T).</p> <p>Box S _____ Box T _____ = U. \$ _____</p> <p>STEP 10: Return of Grant Funds by the Student Except as noted below, the student must return the unearned grant funds for which he or she is responsible (Box U). The grant funds returned by the student are applied in order as indicated, up to the amount disbursed for that program in Step 6. If the amount of grant funds the school is responsible for returning to that program is Step 6.</p> <p>Note that the student is not responsible for returning funds to any program to which the student owes \$50.00 or less.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>1. Pell Grant</td><td>_____</td></tr> <tr><td>2. Academic Competitiveness Grant</td><td>_____</td></tr> <tr><td>3. National SMART Grant</td><td>_____</td></tr> <tr><td>4. FSEOG</td><td>_____</td></tr> <tr><td>5. TEACH Grant</td><td>_____</td></tr> <tr><td>6. Iraq and Afghanistan Service</td><td>_____</td></tr> </table>	1. Pell Grant	_____	2. Academic Competitiveness Grant	_____	3. National SMART Grant	_____	4. FSEOG	_____	5. TEACH Grant	_____	6. Iraq and Afghanistan Service	_____
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You should use this form when the withdrawal date is on or after 7/11/2010 p. 2 of 3

Treatment of Title IV Funds When A Student Withdraws From A Credit-Hour Program

<p>Student's Name _____ Social Security Number _____</p> <p>Date form completed _____ Date of school's determination that student withdrew _____</p> <p>Period used for calculation (check one) <input type="checkbox"/> Payment period <input type="checkbox"/> Period of enrollment</p> <p><i>Monetary amounts should be in dollars and cents (rounded to the nearest penny). When calculating percentages, round to three decimal places. (For example, .4486 = .449, or 44.9%)</i></p> <p>STEP 1: Student's Title IV Aid Information</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td colspan="2">Amount Disbursed</td></tr> <tr><td>A. _____</td><td>Subtotal</td></tr> <tr><td>B. _____</td><td>Subtotal</td></tr> <tr><td>C. _____</td><td>Subtotal</td></tr> <tr><td>D. _____</td><td>Subtotal</td></tr> <tr><td>E. _____</td><td>Subtotal</td></tr> <tr><td>F. _____</td><td>Subtotal</td></tr> <tr><td>G. _____</td><td>Subtotal</td></tr> </table> <p>STEP 2: Percentage of Title IV Aid Earned</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <tr><td>Start date</td><td>_____</td><td>Scheduled end date</td><td>_____</td><td>Date of withdrawal</td><td>_____</td></tr> </table> <p>A school that is not required to take attendance may, for a student who is not required to take attendance, enter the last date of attendance at an academically related activity for the "withdrawal date," and proceed with the calculation as instructed. For a student who officially withdraws, enter the withdrawal date.</p> <p>H. Percentage of payment period or period of enrollment completed Divide the calendar days completed in the period by the total calendar days in the period, excluding scheduled absences, and round to the nearest 5%. Enter the percentage on an approved leave of absence.</p> <p>Completed days _____ Total days _____ = _____ %</p> <p>If this percentage is greater than 60%, enter 100% in Box H and proceed to Step 3. If this percentage is less than or equal to 60%, enter the percentage in Box H, and proceed to Step 3.</p> <p>_____ % = H. _____ %</p>	Amount Disbursed		A. _____	Subtotal	B. _____	Subtotal	C. _____	Subtotal	D. _____	Subtotal	E. _____	Subtotal	F. _____	Subtotal	G. _____	Subtotal	Start date	_____	Scheduled end date	_____	Date of withdrawal	_____	<p>STEP 3: Amount of Title IV Aid Earned by the Student Multiply the percentage of Title IV aid earned (Box H) by the Total Title IV aid disbursed and that could have been disbursed for the period (Box G).</p> <p>Box G _____ X _____ % = I. \$ _____</p> <p>STEP 4: Title IV Aid to be Disbursed or Returned</p> <p>If the amount in Box I is greater than the amount in Box E, go to Item J (Post-withdrawal disbursement). If the amount in Box I is less than the amount in Box E, go to Title IV aid to be returned (Item K). No further action is necessary.</p> <p>J. Post-withdrawal disbursement From the amount of Title IV aid earned by the student (Box I) subtract the Total Title IV aid disbursed for the period (Box E). This is the amount of the post-withdrawal disbursement.</p> <p>Box I _____ Box E _____ = J. \$ _____</p> <p>Stop here, and enter the amount in "J" in Box 1 on Page 3 (Post-withdrawal disbursement tracking sheet).</p> <p style="text-align: right;">Step 4 continued</p>
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A Social Security Number (SSN) will be used to verify a student's identity as the applicant and as an account number in order to record necessary data accurately. As an identifier, your SSN is used in such program activities as: determining program eligibility; certifying school attendance and student status; determining eligibility for disability or death claims; and for tracing and collecting in cases of delinquent or defaulted loans. (Section 7a2 of the Privacy Act of 1974 provides that an agency may require disclosure of an individual's SSN as a condition for the granting of a right, benefit, or privilege, in order to verify the identity of an individual). (The policies and practices of Lamar University are in compliance with guidelines relative to the Privacy Act of 1974 (Pub. L.93-579)).

SATISFACTORY ACADEMIC PROGRESS STANDARDS – PRIOR TO JULY 1, 2011

- ★ A student must earn credit for at least 75% of all semester credit hours attempted (total earned hours divided by total attempted hours). NOTE: You do not earn hours for the following grades: U, Q, F, NG, W or I.
- ★ A student must maintain at least a 2.0 cumulative grade point average (GPA). Texas Grant and Be On Time recipients must maintain at least a 2.5 GPA.
- ★ Graduate students must maintain at least a 3.0 GPA on a 4.0 scale.
- ★ Lamar University students must earn an undergraduate degree within 150% of the number of hours that are required to earn a degree. The earned credit hours include hours earned at other institutions, whether or not they are applicable to the student's current degree.
- ★ Graduate students attending Lamar University must earn a graduate degree within 150% of the hours required to earn their graduate degree.
- ★ Students must enroll in courses that are required for their degree. Financial aid will not apply for courses taken outside the declared degree plan.
- ★ Students must enroll in a degree granting program. Students who are uncertain about declared majors should contact the Office of Student Financial Aid.

**ANY STUDENT WHO WITHDRAWS DURING THE FIRST 60% OF THE SEMESTER, WILL OWE
GRANT AND/OR LOAN FUNDS TO THE GOVERNMENT. THERE IS NO EXCEPTION TO
THIS RULE AND YOU CANNOT APPEAL THIS DECISION TO LAMAR UNIVERSITY.**

If you are not meeting Satisfactory Academic Progress Standards, your aid will be suspended. You may have an opportunity to appeal by submitting an appeal letter to the Financial Aid Office.

LETTER REQUIREMENTS

Name, Date, Student ID
Typed True and Accurate Description
Documentation of Special Circumstances Attached (if you have any)
Multiple appeal letters will not be accepted because the original letter is denied
(DO NOT MISS CLASS WHILE WAITING ON A DECISION)

Appeals that do not provide ample justification, are incomplete, or are illegible will be denied.

The appeal may be forwarded to the financial aid appeal committee. The appeal committee meets on predetermined dates and students' whose appeals go before the committee may have their aid or processing delayed due to the meeting dates of the committee.

Letters must be received at least 2 business days before each meeting or the letter will be reviewed at the next scheduled meeting date. Students are responsible for making arrangements with the Cashier while waiting on a decision or their classes may be dropped. DO NOT miss class while awaiting a decision. Appeals can take up to 5 business days to review during peak times.

- ★ If your appeal is approved you will be notified through your LU email of an additional outstanding document requirement. You will be required to agree and sign a probation approval conditions form before your aid can be processed any further.
- ★ If your appeal is denied, you will be notified by mail of your financial aid suspension. This suspension will continue until satisfactory academic progress has been shown over a long semester at Lamar University by the completion of at least 6 hours in your major with a 2.5 semester GPA or better (if more hours are taken, all credit hours must be completed with a passing grade), and all classes must be paid in full. Once these conditions are met, you need to notify our office in writing to have your eligibility reviewed.

SATISFACTORY ACADEMIC PROGRESS (SAP) – BEGINNING JULY 1, 2011.

Eligibility for Financial Aid

Lamar University will measure your academic progress annually after the spring semester. Failure to meet all three of the Satisfactory Academic Progress Standards (for all terms enrolled, not just those terms that aid was received) may result in loss of financial aid eligibility.

All three of the following Satisfactory Academic Progress standards must be met:

1. Qualitative Component – Cumulative Grade Point Average (GPA)

- Undergraduate students must maintain at least a 2.0 cumulative GPA. Texas Grant and Be On Time recipients must maintain at least a 2.5 GPA. Graduate students must maintain at least a 3.0 GPA.

2. Quantitative Component – Pace (Minimum Completion Rate for Attempted Credit Hours)

- A student must earn credit for at least 75% of all semester credit hours attempted (total earned hours divided by total attempted hours). A student who is not progressing toward graduation at the defined Pace will not receive financial aid regardless of his/her GPA.
 - You do not earn hours for the following grades: U, Q, F, NG or I.
 - Transfer credit hours posted to the official transcript record and all courses removed through the Academic Fresh Start process will be counted as attempted credit hours, whether or not they are applicable to the student's current degree.

3. Quantitative Component - Degree Completion within 150% of the average length of the Program

- Undergraduate and graduate students must earn an undergraduate degree within 150% of the number of hours that are required to earn a degree.
 - A student pursuing a double major or degree must earn his/her first bachelor's or graduate degree within the 150 percent maximum time frame standard.
 - Transfer credit hours posted to the official transcript record and all courses removed through the Academic Fresh Start process will be counted as attempted credit hours, whether or not they are applicable to the student's current degree.

Financial Aid Suspension

A student who fails to maintain the quantitative and/or qualitative standards will lose his/her eligibility for student financial aid and will be placed on financial aid suspension. This suspension will continue until you complete at least 6 hours in your major with a 2.5 semester GPA or better for undergraduates and a 3.5 semester GPA for graduates (if more hours are taken, all credit hours must be completed with a passing grade) over a long semester at Lamar University, and all classes must be paid in full. Once these conditions are met, you need to notify our office in writing to have your eligibility reviewed.

Appeal Process

Students interested in appealing the suspension of their financial aid must first submit a FAFSA to the U.S. Department of Education and have the information sent to Lamar University. Once the FAFSA has been received the student can submit an appeal letter.

A student wishing to appeal Financial Aid Suspension may submit an appeal letter for the following reasons:

- Injury or illness to the student
- Death of an immediate relative
- Other Special Circumstances (beyond the control of the student)

The appeal letter must contain the following:

1. Name, Student ID, Semester Financial Aid Reinstatement Requested
2. Typed statement detailing the special circumstances that prevented you from meeting the required SAP standards including:
 - a. What specifically happened that prevented you from meeting the required SAP standard? Attach documentation or evidence of your circumstances (i.e.: letter from physician, counselor, therapist, academic advisor, hospital documentation, etc.)
 - b. When did the occurrence happen (month and year)?
 - c. If the situation involves more than one semester, briefly explain why you continued to enroll without adjusting your course load/taking a break.
3. Outline an action plan that you intend to take to improve your academic performance and how you plan to earn the credits/grades necessary to make SAP. Attach documentation (i.e.: schedule of classes, tutoring/study plan, and/or work, change of major, letter from academic advisor/faculty members, etc.)

Multiple appeal letters will not be accepted because the original letter is denied.

(DO NOT MISS CLASS WHILE WAITING ON A DECISION)

Appeals that do not provide ample justification, are incomplete, or are illegible will be denied.

Appeals will be reviewed by a Specialist Sr. and/or the Director. The appeal may be forwarded to the financial aid appeal committee. The appeal committee meets on predetermined dates published on the financial aid website and students' whose appeals go before the committee may have their aid or processing delayed due to the meeting dates of the committee.

Letters must be received at least 5 business days before each meeting or the letter will be reviewed at the next scheduled meeting date. Students are responsible for making arrangements with the Cashier while waiting on a decision or their classes may be dropped. **DO NOT** miss class while waiting for a decision. Appeals can take up to 7-10 business days to review during peak times.

- If your appeal is approved you will be notified through your LU email of any additional outstanding document requirement. Federal regulations allow the Financial Aid Office to require students to fulfill specific terms and conditions, such as taking a reduced course load or enrolling in specific courses. You will be required to agree and sign a **Financial Aid Probation** form before your aid can be processed any further. Under Financial Aid Probation you will be allowed to receive aid for ONE SEMESTER and your eligibility for future semesters will be reviewed after grades post.
- If your appeal is denied, you will be notified by mail of your financial aid suspension. This suspension will continue until you complete at least 6 hours in your major with a 2.5 semester GPA or better for undergraduates and a 3.5 semester GPA for graduates (if more hours are taken, all credit hours must be completed with a passing grade) over a long semester at Lamar University, and all classes must be paid in full. Once these conditions are met, you need to notify our office in writing to have your eligibility reviewed.

ANY STUDENT WHO WITHDRAWS DURING THE FIRST 60% OF THE SEMESTER, WILL OWE GRANT AND/OR LOAN FUNDS TO THE GOVERNMENT. THERE IS NO EXCEPTION TO THIS RULE AND YOU CANNOT APPEAL THIS DECISION TO LAMAR UNIVERSITY.

TYPES OF FINANCIAL AID

The majority of federal and state student aid programs are based on the idea that students (and their parents or spouse, if applicable) have the primary responsibility for paying for education expenses.

Lamar University offers a wide range of financial aid, which consists of various state, institutional, and private programs designed to assist you and your family with financing your college education.

Below are some of the types of aid students may be eligible for:

GRANTS are need-based federal and state funds that do not have to be repaid. Grants are available to eligible students based on financial need and level of enrollment. With the exception of the Federal Pell Grant, grants are allocated to colleges in yearly, limited amounts, so a student may show eligibility, but funds may be exhausted.

Federal Pell Grant Program - Pell Grants are awarded only to undergraduate students who have not earned a bachelor's or professional degree based on their Expected Family Contribution (EFC). For many students, Pell Grants provide a foundation of financial aid to which other aid may be added.

Federal Supplemental Educational Opportunity Grant (FSEOG) - This grant is for undergraduates with exceptional financial need, and gives priority to students who receive Federal Pell Grants.

Texas Public Education Grant (TPEG) - provides limited state funds for undergraduate and graduate students with exceptional financial need. To qualify, students must be enrolled for a minimum of 6 credit hours per semester. Annual award amounts range from \$200 to \$3000. Funds are available on a first come, first serve basis.

Texas Grant - The TEXAS Grant will pay for your tuition and fees at a public college or university in Texas. To find out more about the Texas Grant, you can visit the web site www.CollegeForTexans.com In order to qualify you must:

- ★ Be a Texas resident
- ★ Complete the Recommended, or Distinguished High School Program
- ★ Complete and submit the Free Application for Federal Student Aid (FAFSA) to determine your financial need
- ★ Apply and be accepted by a non-profit Texas college or university of your choice
- ★ Enroll at least three quarter time in an undergraduate degree or certificate program within 16 months of your high school graduation, and
- ★ Have not been convicted of a felony or a crime involving a controlled substance.

SCHOLARSHIPS are awarded based on academic excellence in a specific activity, such as music, or on other criteria established by the donor. Although scholarships do not have to be repaid, they require a separate application other than the FAFSA. The Scholarship Office handles all scholarships and can be contacted at 409-880-8888.

WORK STUDY (Federal & State) provides part-time employment opportunities on campus or designated off-campus site to undergraduate and graduate students who need the income to help meet the costs of postsecondary education financial assistance. Not all students with financial need are guaranteed to receive work-study. Students are generally awarded work-study based on availability of funding, on a first-come, first-serve basis to students enrolled at least six hours and who demonstrate financial need. Students must be enrolled at least half-time (6 credit hours) to participate in the program. Students are allowed to work up to 20 hours per week and earn \$9.00 an hour. Working hours are arranged with your supervisor around your classes. A work-study award does not guarantee the student has a job or that they will actually earn the amount listed.

Current Work-Study positions are listed on the Career and Testing website, <http://dept.lamar.edu/careerandtestingcenter>.

FEDERAL DIRECT STUDENT LOANS are low-interest loans that must be repaid at a future date, usually beginning six months after you graduate, leave school, or are no longer enrolled as a half-time student. The funds are received from the Department of Education and may be used for education-related expenses such as tuition, fees, books, living costs, transportation, etc. Lamar University requires students who wish to borrow to submit a FAFSA application, complete Entrance Counseling (an orientation to student loans), electronically sign a master promissory note agreeing to repay the loan in full, and submit all other requested paperwork to the Financial Aid office.

Direct Stafford Loans are either subsidized or unsubsidized. A subsidized loan is awarded on the basis of financial need. The federal government pays interest on the loan ("subsidizes" the loan) until you begin repayment and during authorized periods of deferment. An unsubsidized loan is not awarded on the basis of need. You'll be charged interest from the time the loan is disbursed until it is paid in full.

B-On-Time Loan Program - At this time the B-On-Time Loan Program is a "need" based loan program providing non-interest bearing loans with a provision for loan forgiveness if the student meets defined criteria. The B-On-Time loan program is designed for students qualifying for the TEXAS Grant when schools do not have enough funds to be able to provide these students a TEXAS Grant. Because of this guideline Lamar University will not award a B-On-Time Loan until ALL Texas Grant funds have been awarded and disbursed for the current academic year. You can find information about this loan program at www.hhloans.com.

- ★ There are no additional forms to fill out to become eligible for a B-On-Time Student Loan. Each eligible student will be contacted by Lamar University's Office of Student Financial Aid and directed as to what steps need to be taken if they choose to accept a B-On-Time Loan once it has been awarded to them.
- ★ Funds are limited, and as a "need based program funds are awarded first to students having the greatest need.

Parent Plus Loans are unsubsidized loans for the parents of dependent students. PLUS loans help pay for education expenses up to the estimated cost of attendance (COA) minus all other financial assistance. The borrower must be the student's biological, adoptive, or stepparent. The child must be a dependent student enrolled at least half-time. Plus loan borrowers cannot have adverse credit history (a credit check will be done.) In addition, parents and their dependents must be U.S. citizens or eligible noncitizens, must not be in default on any federal education loans or owe an overpayment on a federal education grant. To apply for a Parent PLUS Loan follow the instructions below:

1. Open your web browser to www.studentloans.gov.
2. A **Parent** signs in using the parent Social Security Number and Parent Federal Student Aid PIN.
3. Complete the PLUS Loan Application.

If the parent receives a loan approval from the Department of Education and would like the Financial Aid Office to originate a PLUS Loan; the following must be completed:

- ★ A PLUS loan Master Promissory Note must be completed at www.studentloans.gov , and a
- ★ Undergraduate PLUS Loan Worksheet (available in the Financial Aid Office or online at www.lamar.edu/financialaid under the forms link) must be submitted to our office.

If the parent receives a denial from the Department of Education, the student may request additional Unsubsidized loan money issued under the student's name. The request is made by turning in an Additional Loan Request Worksheet (available in the Financial Aid Office or online at www.lamar.edu/financialaid under the "Forms" link). The Additional Loan Request must be received by the Financial Aid Office before any loan is originated and funds released.

Processing the PLUS Loan Worksheet or Additional Loan Request takes 7-10 business days. Students should talk to the Cashier's Office to ensure arrangements have been met so the student's classes are not dropped.

EXEMPTIONS/WAIVERS Tuition exemptions for certain Texas Students, certain students who are not Texas residents and information on Hazlewood: www.collegefortexans.com

LAMAR PROMISE Lamar University is pleased to announce that beginning in the 2009-2010 academic year, the university will provide grant assistance to cover all fall and spring in-state tuition and fees for undergraduate Texas residents who have a household Adjusted Gross Income level of \$25,000 or less, are Pell Grant eligible, are admitted to Lamar University and have completed the financial aid application process(including the submission of all required forms by March 31st) After March 31st, students who have met the required conditions will awarded grant assistance on a funds-available basis. To cover additional expenses, such as textbooks and room and board, students may be eligible for additional funds through loans and Federal Work Study Program. To participate in the Lamar Promise Program, the following criteria must be met by the student applicant:

- ★ Complete and submit all Financial Aid application forms to the Financial Aid Office by March 31st.
- ★ Be a degree-seeking, in-state, undergraduate student eligible for Texas in-state tuition.
- ★ Be a dependent student per Free Application for Federal Student Aid (FAFSA) Dependency Requirements.
- ★ Have a Household Adjusted Gross Income (per IRS regulations) of no more than \$25,000.
- ★ Be a full-time Lamar University student (12 or more semester credit hours).
- ★ Be within the program eligibility limit of four academic years(or three years, if a transfer student).

The Lamar University Promise Program will provide grant assistance to students to cover only the cost of tuition and fees to students who meet the above criteria and are working toward a degree. The Lamar University Promise Program is available to all undergraduate Lamar University students who are enrolled in full-time (12 hours or more). Students must meet all requirements set forth by Satisfactory Academic Progress requirements to maintain and continue the Lamar Promise Program. New Freshman are eligible for the Lamar Promise Program for up to four years and new transfer students are eligible for up to three years.

FREQUENTLY ASKED QUESTIONS

I completed my FAFSA, where's my money? Additional documentation required for Lamar University must be turned in before a package detailing how much aid and what types of aid are offered to students. Provided you are registered for classes and all your processing is complete, money will be disbursed to your account up to three days before classes begin. Grant money disbursed to your account may be decreased if you are enrolled less than full time at the time of disbursement.

How do I apply for federal/state grants and loans? The Office of Student Financial Aid uses the FAFSA application and automatically offers students any federal/state grants and loan amounts they are eligible for once all requested documentation has been processed.

What documents am I missing to complete my financial aid? Log into your Self Service Banner account (instructions on page 13) and view required documents.

How long does the awarding process take? It usually takes 2 -6 weeks from the time your financial aid application is complete to the time the award occurs.

How many hours do I need to enroll to receive financial aid? A minimum of six hours for any Federal or State aid for undergraduates/five hours for graduates. (Pell Grant is the only Federal Aid that can be awarded for students enrolled for less than six hours - if they qualify)

My SAR indicates that I am selected for verification; what does this mean? This indicates that the Financial Aid Office must verify the information you provided on your FAFSA when you applied for aid. You will need to submit the verification worksheet and signed copies of tax returns including corresponding W-2's for the previous work year, and any other requested documents.

Why is it when I try calling your office I can never get through? During peak times, our phone lines often stay busy. Most questions can be answered by checking your account status online (instructions on page 13). You can also stop by our office in room 216 in the Wimberly building for assistance.

FINANCIAL AID CHECKLIST

Use this checklist to help guide you through the Financial Aid Process.

_____ Complete admissions requirements.

_____ Submit Free Application for Federal Student Aid (FAFSA) at www.fafsa.ed.gov.

_____ Check Self Service Banner after 3-5 business days for required documents.

_____ Submit all required documents to Financial Aid Office by hand delivery, mail, or fax.

_____ Resubmit paperwork with corrections if requested.

_____ Check Self Service Banner for Award Package. (typically 7-14 days after final paperwork is submitted)

_____ Stafford Entrance Counseling and Master Promissory Note at www.studentloans.gov for loans.

_____ Get Advised and Register for Classes. (This can be completed any time after admission to Lamar)

_____ Check your Bill online to verify the amount of Financial Aid disbursed and your refund status.

(Refunds are processed by the Cashier's office)

It is important to check your Lamar email and Self Service Banner Account regularly. Additional documentation may be requested after you receive an award offer, i.e. appeal letters, appeal approval forms, and student eligibility forms. Failure to turn in additional requested documents will result in delay or loss of your financial aid.

SELF SERVICE BANNER INSTRUCTIONS

Avoid the lines and check your status ONLINE!

Start at the LU Portal my.lamar.edu

User Name: Your Student ID (this can be found on the front of your Cardinal One Card beginning with "L")

PIN: Birthday MMDDYY for First Time Users (remember to change your pin for security reasons once you log in)

Click the Self Service Banner link and follow the appropriate instructions below to....

View Required Documents	View Award Amounts	View Your Bill
<p>Click Financial Aid Link</p> <p>Click Eligibility Link</p> <p>Choose Appropriate Aid Year * 2010-2011 or 2011-2012</p> <p>Click Student Requirements</p>	<p>Click Financial Aid Link</p> <p>Click Award Link</p> <p>Click Award for Aid Year Link</p> <p>Choose Appropriate Aid Year * 2010-2011 or 2011-2012</p> <p>Award Overview Link *Summary of All Aid Awarded</p> <p>Award Payment Schedule *Expected Disbursement Dates</p> <p>Accept Award Offer *View Award Package Offered *Accept Awards Desired (Award types highlighted in blue have important information listed if you click the link)</p>	<p>Click Financial Aid Link</p> <p>Click the Student Link</p> <p>Click Account Summary or</p> <p>Click Account Summary by Term</p>

If you accept loans you must go to www.StudentLoans.gov and complete:

1. Stafford Loan Entrance Counseling, and
2. A Master Promissory Note

(These items can take up to 5 business days to update in Self Service Banner)

Problems logging in? Visit the Help Desk in the Cherry Bldg. Room 1640 (bring your id).
Online students call 409-880-2222.